

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>			Complete if Known		
			Application Number	09/991,379	
			Filing Date	November 15, 2001	
			First Named Inventor	John Joseph Mascavage III	
			Art Unit	3695	
			Examiner Name	Siegfried E. Chencinski	
Sheet	1	of	2	Attorney Docket Number	026595-014900US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A5	4,678,895	07-07-1987	Tateisi et al.	
	A6	5,383,113	01-17-1995	Kight et al.	
	A7	5,453,601	09-26-1995	Rosen	
	A8	5,649,116	07-15-1997	McCoy et al.	
	A9	5,787,402	07-28-1998	Potter et al.	
	A10	5,799,072	08-25-1998	Vulcan et al.	
	A11	5,944,825	08-31-1999	Bellemore et al.	
	A12	6,026,440	02-15-2000	Shrader et al.	
	A13	6,393,412 B1	05-21-2002	Deep	
	A14	7,366,695 B1	04-29-2008	Allen-Rouman et al.	
	A15	2001-0039535 A1	11-08-2001	Tsiounis et al.	
	A16	2002-0087465 A1	07-04-2002	Ganesan et al.	
	A17	2002-0169712 A1	11-14-2002	Ginzboorg et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B2	CA	2335453	A1	12-23-1999	PROTX Limited		<input type="checkbox"/>
	B3	WO	00/01108	A2	01-06-2000	Privada, Inc.		<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
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Examiner Signature		Date Considered	
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¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ² Applicant's unique citation designation number (optional). ³ Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁷ Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
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				Art Unit	3695
				Examiner Name	Siegfried E. Chencinski
Sheet	2	of	2	Attorney Docket Number	026595-014900US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C12	Barron's Dictionary of Finance and Investment Terms, Barron's Financial Guides, Fifth Edition, 3 pages, 1998	
	C13	Beadle, H. W. P. et al., "A Review Of Internet Payments Schemes," Proceedings Of ATNAC '96, 6 pages, September 30, 1996	
	C14	Corporate EFT Report, "New Treasury Innovations Brought To Virginia County," Vol. 19, Iss. 25, 4 pages, December 22, 1999	
	C15	Mahway, N. J. et al., "Telecommunications Firm Uses Electronic Payment System," Knight Ridder/Tribune Bus. News., 2 pages, July 9, 1999	
	C16	Merriam-Webster's Collegiate Dictionary, Tenth Edition, 3 pages, 1998	
	C17	TeleCheck International, Inc., "TeleCheck® Verification Services" and "TeleCheck® Recovery Services," 6 pages, 1999	

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Examiner Signature		Date Considered	
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